

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

|             |   |                   |               |
|-------------|---|-------------------|---------------|
| Applicants: | Keis, et al.  | Docket No.:       | 49335.1100    |
| Serial No.: | 10/611,781  | Examiner:         | Ann E. Loftus |
| Filed:      | June 30, 2003   | Group Art Unit:   | 3692          |
| NEW Title:  | SYSTEM AND METHOD FOR<br>MANAGING THE TRANSFER<br>OF FUNDS IN ACCORDANCE<br>WITH PAYMENT INSTRUCTIONS | Confirmation No.: | 1892          |

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated February 20, 2008, of which this Reply is filed within two months, please consider the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.